

REMARKS

Claims 1-2, 4-6, and 8 are pending in this application, of which claims 1 and 4 have been amended. Claims 3 and 7 have been canceled. No new claims have been added.

Claims 1-2, 4-6 and 8 stand rejected under 35 U.S.C. §102(b) as anticipated by U.S. Patent 6,105,007 to Norris (hereinafter "**Norris**").

Applicants respectfully traverse this rejection.

Norris discloses a method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer. In the case of loans, a computer controller helps the consumer in the completion of the application, performs the underwriting, and transfers funds. The computer controller obtains the information needed to process the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit account and arranges for automatic withdrawals to repay the loan.

Among other things, the Examiner has urged that column 3, lines 10-27 of **Norris** discloses a "short-distance communication means for making short-distance communications in a noncontact manner," as recited in claims 1 and 4.

Applicant respectfully disagrees.

Column 3, lines 10-27 of **Norris** discloses:

In the example of a loan or credit card, an applicant applies via a variety of communication and electronic routes to make contact with the computer, which responds to the applicant and obtains information using touch-screen technology, in which the consumer applicant

indicates a choice or supplies information by touching a computer monitor at the locations provided, or voice recognition technology, where the consumer simply states a choice or other appropriate response recognizable to the computer controller. In the case of a touch screen monitor, the computer controller can sense touching of the screen electronically and determines the location touched. Information about the applicant is also obtained via electronic transfer of data to the computer from one or more databases, including those that provide name and address based on a caller's telephone number, and from credit bureaus that provide credit reports on an applicant given an applicant's name, a social security number and an address.

This passage discloses contact between the user and the computer in a kiosk either by touch-screen technology or by voice recognition technology. Touch-screen technology is certainly not a non-contact manner of communication, as required in claims 1 and 4, and voice recognition used by the user in **Norris** does not utilize a short-distance information means included in the personal information storage device 1 for communication between the personal information storage means and the mobile terminal, as shown in FIG. 1 of the instant application. Dependent claims 3 and 7 recite that this personal information storage device is integrated with something that a user wears, which is not disclosed in **Norris**.

Norris also fails to disclose a mobile terminal (see FIGS. 1-3), so **Norris** therefore fails to disclose either communication with a mobile terminal, or the information control means recited in claim 1 of the instant application.

With regard to claim 4, which is directed to a mobile terminal which contains a similar short-distance communication means which makes short-distance communication in a noncontact manner, **Norris** fails to disclose that the noncontact communication is with a personal information storage device integrated with something that a user wears, as noted above.

As noted above, **Norris** also fails to disclose the mobile terminal recited in claim 4.

Accordingly, claims 3 and 7 have been canceled and their limitations added to claim 1, and the 35 U.S.C. §102(b) rejection should be withdrawn.

Claims 3 and 7 stand rejected under 35 U.S.C. §103(a) as unpatentable over Norris in view of Official Notice.

Applicants respectfully traverse this rejection.

The Examiner urges that it is old and well known in the banking and financing arts personal information storage device is integrated with something that a user wears.

Even if, *arguendo*, this were to be admitted, Norris teaches away from this in having the noncontact communication be in the form of voice recognition between the user and the computer, which does not even include a personal information storage device at all. Thus, it is respectfully submitted that such Official Notice is improperly taken by the Examiner in this instance.

Thus, the 35 U.S.C. §103(a) rejection should be withdrawn.

In view of the aforementioned amendments and accompanying remarks, claims 1-2, 4-6 and 8, as amended, are in condition for allowance, which action, at an early date, is requested.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 04-1105.

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Respectfully submitted,

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